



Order Filed on June 26, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 204021-8

Attorneys for Movant: Select Portfolio Servicing, Inc.
as servicing agent for Deutsche Bank National Trust
Company, as trustee for the holders of the CDC
Mortgage Capital Trust 2003-HE1 Mortgage Pass-
Through Certificates, Series 2003-HE1

In Re:

Gina M. Ziegelhofer

Case No.: 16-11300-VFP
Chapter 13

Hearing Date: June 21, 2018
Time: 11:00 AM

Judge: Vincent F Papalia

**ORDER RESOLVING
MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 26, 2018



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Upon the motion of Milstead & Associates, LLC, Attorneys for the Secured Creditor, Select Portfolio Servicing, Inc. as servicing agent for Deutsche Bank National Trust Company, as trustee for the holders of the CDC Mortgage Capital Trust 2003-HE1 Mortgage Pass-Through Certificates, Series 2003-HE1 (“Mortgagee”), under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as set forth in the motion papers and the parties, having been represented by their respective counsel, Robert L. Sweeney, Esquire for Debtor, and for good cause shown, it is ORDERED as follows:

1. The automatic stay as provided for by 11 U.S.C. §362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. Mortgagee is the holder of a mortgage which is a lien on real property owned by Debtor known as and located at 2256 Margaret Court, Mahwah, NJ 07430 (the “Property”).
3. The parties certify that that there was a post-petition delinquency at the time of the filing of the motion for relief from automatic stay, which Debtor has now brought current.
4. Commencing on July 1, 2018, Debtor shall resume making regular monthly mortgage payments currently in the amount of \$1,093.03.
5. All payments are to be mailed to Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250. Debtor shall reference the loan number on any and all payments made pursuant hereto.
6. Should Debtor’s regular monthly payment amount change, Debtor shall be notified of such change by Mortgagee, and the monthly payment amount due under the terms of this Order shall change accordingly.
7. In the event that Debtor is in default pursuant to the terms and conditions of this Order for a period of thirty (30) days, or if any of the funds paid fail to clear for insufficient

funds or are dishonored for any reason, Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Order. If the default is not cured within ten days of the date of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating any such payment(s) more than thirty (30) days in default. In the event that a notice of default is forwarded, it is agreed that Secured Creditor may file a Certification of Default absent a full cure.

8. A copy of any Certification of Default and the proposed order must be served upon the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court. A certificate of service shall be filed by counsel for Mortgagee evidencing same.

9. In the event the instant bankruptcy case is converted to a case under Chapter 7, Debtor shall cure the pre-petition and post-petition mortgage arrears within ten (10) days from the date of such conversion. Should Debtor fail to cure said arrears within the ten (10) day period, such failure shall be deemed a default under the terms of this stipulation and Mortgagee may send Debtor and Debtor's counsel a written notice of default. If the default is not cured within ten (10) days from the date of said notice, counsel for Mortgagee may file a Certification of Default with the Court, upon notice to the trustee, Debtor, and Debtor's counsel, and the Court shall enter an Order granting relief from the Automatic Stay as to the Property.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Gina M. Ziegelhofer
Debtor

Case No. 16-11300-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2018.

db Gina M. Ziegelhofer, 2256 Margaret Ct, Mahwah, NJ 07430-3830

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for Deutsche Bank National Trust Company, as trustee for the holders of the CDC Mortgage Capital Trust 2003-HE1 Mortgage Pass-Through Certificates, bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as trustee for the holders of the CDC Mortgage Capital Trust 2003-HE1 Mortgage Pass-Through Certificates, Series 2003-HE1 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor JPMORGAN CHASE BANK, N.A. rsolarz@kmlawgroup.com
Robert L. Sweeney on behalf of Debtor Gina M. Ziegelhofer rsweeneylaw@aol.com, G6120@notify.cincompass.com
Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company, as trustee for the holders of the CDC Mortgage Capital Trust 2003-HE1 Mortgage Pass-Through Certificates, Series 2003-HE1 sobrien@flwlaw.com

TOTAL: 7